

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RAMON L. NELSON
LYNN NELSON
Debtor(s)

Case No. 14-21354GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/04/2014.
- 2) The plan was confirmed on 05/23/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/26/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/01/2019.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$67,510.47.
- 10) Amount of unsecured claims discharged without payment: \$56,239.35.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$127,210.00
Less amount refunded to debtor \$2,914.69

NET RECEIPTS: \$124,295.31

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,900.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,220.06
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$9,120.06

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT SECURITY SVCS++	Unsecured	37.24	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Secured	16,201.68	16,201.68	0.00	0.00	0.00
AMAZON CREDIT CARD	Unsecured	1,331.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	31,995.46	31,995.46	31,995.46	31,995.46	4,247.16
AMERIFIRST HOME IMPROVEMENT	Unsecured	2,786.00	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES++	Unsecured	4,857.82	NA	NA	0.00	0.00
BERKS CREDIT & COLLECTIONS INC	Unsecured	33.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	122.81	122.81	122.81	64.43	0.00
CAPITAL ONE(*)	Unsecured	885.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	425.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	425.00	NA	NA	0.00	0.00
CAPITAL RECOVERY V LLC++	Unsecured	78.58	78.58	78.58	0.00	0.00
CASHCALL INC(*)	Unsecured	3,355.18	NA	NA	0.00	0.00
CBCS++	Unsecured	1,694.63	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	510.00	510.00	510.00	267.55	0.00
CERASTES LLC	Unsecured	600.00	1,020.00	1,020.00	535.09	0.00
CERASTES LLC	Unsecured	NA	480.00	480.00	251.81	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	41.22	41.22	0.00
COLLECTION BUREAU OF AMERICA	Unsecured	510.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	213.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	213.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	0.00	0.00	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	6,950.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	32,717.00	33,479.64	33,479.64	17,563.42	0.00
EHRlich PEST CONTROL	Unsecured	200.47	NA	NA	0.00	0.00
FEDERAL DIVERSIFIED SVCS++	Unsecured	2,979.00	NA	NA	0.00	0.00
FIRST ENERGY/PA ELECTRIC CO/GPI	Unsecured	814.39	NA	NA	0.00	0.00
GEMB/WALMART DC++	Unsecured	257.58	NA	NA	0.00	0.00
HSBC BANK USA++	Unsecured	761.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	1,477.64	1,477.64	775.17	0.00
INTERNAL REVENUE SERVICE*	Priority	4,349.65	6,619.14	6,619.14	6,619.14	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JPMORGAN CHASE BANK	Unsecured	0.00	NA	NA	0.00	0.00
KLINGENSMITH HEALTH CARE	Unsecured	1,334.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Priority	0.00	565.00	0.00	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	218,150.00	230,044.98	0.00	0.00	0.00
LITTON LOAN SERVICING	Unsecured	1.00	NA	NA	0.00	0.00
LITTON LOAN SERVICING	Unsecured	1.00	NA	NA	0.00	0.00
LTS MANAGEMENT SERVICES	Unsecured	800.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,759.00	872.99	872.99	457.97	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,331.00	1,373.84	1,373.84	720.72	0.00
LVNV FUNDING++	Secured	1,771.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	649.83	577.23	577.23	302.81	0.00
MYCASHNOW.COM++	Unsecured	1,709.48	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	0.00	NA	NA	0.00	0.00
NORTH FAYETTE TOWNSHIP	Secured	563.85	NA	NA	0.00	0.00
NORTH FAYETTE TOWNSHIP (TRASH	Secured	158.36	390.15	0.00	0.00	0.00
NORTHLAND GROUP INC	Unsecured	124.94	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	912.00	NA	NA	0.00	0.00
PAYDAY MAX	Unsecured	2,170.75	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	818.71	NA	NA	0.00	0.00
PLAIN GREEN LLC**	Unsecured	1,300.38	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	331.48	300.00	300.00	157.38	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,375.04	1,375.04	1,375.04	721.35	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,694.00	1,694.63	1,694.63	889.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	596.52	753.42	753.42	395.24	0.00
RECEIVABLE MANAGEMENT SERVIC	Unsecured	10,049.52	NA	NA	0.00	0.00
SCOTTS LAWN SERVICE	Unsecured	109.14	NA	NA	0.00	0.00
SGQ LTD++	Unsecured	1,285.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES I	Secured	2,626.64	2,600.25	2,600.02	2,600.02	154.42
US DEPARTMENT OF EDUCATION	Unsecured	26,499.00	26,924.08	26,924.08	14,124.37	0.00
US NATIONAL BANK	Unsecured	1.00	NA	NA	0.00	0.00
VERIZON	Unsecured	1,468.54	NA	NA	0.00	0.00
W ALLEG COUNTY MUNIC AUTHORI	Secured	407.32	NA	NA	0.00	0.00
WELLS FARGO BANK DBA WELLS F/	Secured	24,047.97	24,538.48	24,538.48	24,538.48	3,209.87
WEST ALLEGHENY SD & N FAYETTE	Priority	12,456.26	18,991.34	4,181.32	4,181.32	0.00
WEST PENN POWER*	Unsecured	NA	689.77	689.77	361.85	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$56,533.94	\$56,533.94	\$7,457.03
All Other Secured	\$2,600.02	\$2,600.02	\$154.42
TOTAL SECURED:	\$59,133.96	\$59,133.96	\$7,611.45
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,841.68	\$10,841.68	\$0.00
TOTAL PRIORITY:	\$10,841.68	\$10,841.68	\$0.00
GENERAL UNSECURED PAYMENTS:	\$71,729.67	\$37,588.16	\$0.00

Disbursements:		
Expenses of Administration	<u>\$9,120.06</u>	
Disbursements to Creditors	<u>\$115,175.25</u>	
TOTAL DISBURSEMENTS :		<u>\$124,295.31</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/20/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.